## Case 24-11995-pmm Doc 12 Filed 06/26/24 Entered 06/27/24 00:38:23 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 24-11995-pmm

Cheryl L. Jones Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Jun 24, 2024 Form ID: 309I Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '\' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2024:

Recipi ID Recipient Name and Address

db + Cheryl L. Jones, 813 N. 64th Street, Philadelphia, PA 19151-3402 14898101 + MainLine Auto, 4075 Torresdale Ave., Philadelphia, PA 19124-5020

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID aty | Notice Type: Email Address Email/Text: Perlick@verizon.net | Date/Time            | Recipient Name and Address   |
|--------------|--|----------------------|--|
| aty          |  | Jun 25 2024 00:08:00 | ZACHARY PERLICK, 1420 Walnut Street, Suite 718, Philadelphia, PA 19102   |
| tr           | + Email/Text: bncnotice@ph13trustee.com                    | Jun 25 2024 00:08:00 | KENNETH E. WEST, Office of the Chapter 13<br>Standing Truste, 1234 Market Street - Suite 1813,<br>Philadelphia, PA 19107-3704                                |
| smg          | Email/Text: megan.harper@phila.gov                         | Jun 25 2024 00:09:00 | City of Philadelphia, City of Philadelphia Law<br>Dept., Tax Unit/Bankruptcy Dept, 1515 Arch<br>Street 15th Floor, Philadelphia, PA 19102-1595               |
| smg          | EDI: PENNDEPTREV   | Jun 25 2024 04:13:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, P.O. Box 280946, Harrisburg, PA<br>17128-0946  |
| smg          | Email/Text: RVSVCBICNOTICE1@state.pa.us                    | Jun 25 2024 00:09:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division, P.O. Box 280946, Harrisburg, PA<br>17128-0946  |
| ust          | + Email/Text: ustpregion03.ph.ecf@usdoj.gov                | Jun 25 2024 00:09:00 | United States Trustee, Office of United States<br>Trustee, Robert N.C. Nix Federal Building, 900<br>Market Street, Suite 320, Philadelphia, PA<br>19107-4202 |
| 14898100     | EDI: IRS.COM   | Jun 25 2024 04:13:00 | Internal Revenue Service, Centralized Insolvency<br>Operation, PO Box 7346, Philadelphia, PA<br>19101-7346   |
| 14896552     | + EDI: AISMIDFIRST   | Jun 25 2024 04:13:00 | Midfirst Bank, 999 N.W. Grand Blvd. Suite 100,<br>Oklahoma City, OK 73118-6051   |
| 14898103     | ^ MEBN   | Jun 25 2024 00:07:55 | P.G.W., 800 W. Montgomery Ave., Philadelphia, PA 19122-2898  |

TOTAL: 9

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |  |
|----------|---------------|--|--|
| 14898104 | *             | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |  |
| 14898105 | *+            | MainLine Auto, 4075 Torresdale Ave., Philadelphia, PA 19124-5020                                     |  |
| 14898102 | *+            | Midfirst Bank, 999 N.W. Grand Blvd. Suite 100, Oklahoma City, OK 73118-6051                          |  |

# Case 24-11995-pmm Doc 12 Filed 06/26/24 Entered 06/27/24 00:38:23 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: admin Page 2 of 2
Date Rcvd: Jun 24, 2024 Form ID: 309I Total Noticed: 10

14898106 \*+ Midfirst Bank, 999 N.W. Grand Blvd. Suite 100, Oklahoma City, OK 73118-6051

14898107 \*+ P.G.W., 800 W. Montgomery Ave., Philadelphia, PA 19122-2898

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2024 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2024 at the address(es) listed below:

Name Email Address

DENISE ELIZABETH CARLON

on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY PERLICK

on behalf of Debtor Cheryl L. Jones Perlick@verizon.net pireland1@verizon.net;esquire.zacharyp.b123075@notify.bestcase.com

TOTAL: 4

Case 24-11995-pmm Doc 12 Filed 06/26/24 Entered 06/27/24 00:38:23 Desc Imaged Certificate of Notice Page 3 of 4

| Information to identify the case: |   |   |  |  |
|-----------------------------------|---|---|--|--|
| Debtor 1:                         | Cheryl L. Jones                                 | Social Security number or ITIN: xxx-xx-9143 |  |  |
|                                   | First Name Middle Name Last Name                | EIN:  |  |  |
| Debtor 2:<br>(Spouse, if filing)  | First Name Middle Name Last Name                | Social Security number or ITIN: EIN:        |  |  |
| United States Bank                | cruptcy Court: Eastern District of Pennsylvania | Date case filed for chapter: 13 6/11/24     |  |  |
| Case number:                      | 24-11995-pmm                                    |   |  |  |

#### Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|    |   | About Debtor 1:   | About Debtor 2:   |
|----|---|---|---|
| 1. | Debtor's full name  | Cheryl L. Jones   |   |
| 2. | All other names used in the last 8 years  |   |   |
| 3. | Address   | 813 N. 64th Street<br>Philadelphia, PA 19151  |   |
|    | B   | ZACHARY PERLICK   | Contact phone (215) 569-2922                                |
| 4. | <b>Debtor's attorney</b><br>Name and address  | 1420 Walnut Street<br>Suite 718<br>Philadelphia, PA 19102   | Email: Perlick@verizon.net                                  |
| 5. | Bankruptcy trustee  | KENNETH E. WEST<br>Office of the Chapter 13 Standing Trustee<br>1234 Market Street – Suite 1813<br>Philadelphia, PA 19107 | Contact phone 215–627–1377                                  |
|    | lame and address  |   | Email: ecfemails@ph13trustee.com                            |
| 6. | Bankruptcy clerk's office Documents in this case may be filed   |   | Hours open:<br>Philadelphia Office — 9:00 A.M. to 4:00 P.M; |
|    | at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. | 900 Market Street<br>Suite 400<br>Philadelphia, PA 19107  | Reading Office — 9:00 A.M. to 4:00 P.M.                     |
|    |   |   | Contact phone (215)408–2800                                 |
|    |   |   | Date: 6/24/24   |

For more information, see page 2

Debtor Cheryl L. Jones Case number 24–11995–pmm

| 7.   | Meeting of creditors   | August 16, 2024 at 9:30 AM   | Location:   |
|--|--|--|---|
|  | Debtors must attend the meeting to<br>be questioned under oath. In a joint<br>case, both spouses must attend.<br>Creditors may attend, but are not<br>required to do so.   | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.   | The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362–3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562  For additional meeting info. go to https://www.justice.gov/ust/moc |
| 8.   | Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.   | Deadline to file a complaint to challenge dischargeability of certain debts:   | Filing deadline: 10/15/24   |
|  |  | You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or   |   |
|  |  | <ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>   | discharge   |
|  |  | Deadline for all creditors to file a proof of claim (except governmental units):   | Filing deadline: 8/20/24  |
|  |  | Deadline for governmental units to file a proof of claim:  | Filing deadline: 12/8/24  |
| Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form m <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a la example, a secured creditor who files a proof of claim may surrender important nonmonetar right to a jury trial. |  | paid on your claim. To be paid, you must file a lebtor filed.  ner they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For   |   |
|  |  | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  | Filing deadline: 30 days after the conclusion of the meeting of creditors   |
| 9.   | Filing of plan   | The debtor has filed a plan. This plan proposes payment to the trustee of \$150.00 The hearing on confirmation will be held on: 9/10/24 at 1:00 PM, Location: Courtroom #1, 900 Market Street, P   |   |
| 10   | Creditors with a foreign address   | If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.  |   |
| 11   | 1. Filing a chapter 13<br>bankruptcy case  | Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise. | s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The  |
| 12   | 2. Exempt property   | The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,  | st file a list of property claimed as exempt. t https://pacer.uscourts.gov. If you believe  |
| 13   | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally excep as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. |  | ischarged until all payments under the plan<br>t the debt from the debtors personally except<br>ted from discharge under 11 U.S.C. §<br>he bankruptcy clerk's office by the deadline. If                  |

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I